



Order Filed on September 14, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
M&T BANK

In Re:
Raymond Raletz a/k/a RAYMOND T
RALETZ, a/k/a RAYMOND T RALETZ,
Jr., a/k/a RAYMOND T RALETZ, Jr.
Debtor

Case No.: 23-16240 ABA

Judge: Andrew B. Altenburg

CONSENT ORDER RESOLVING TREATMENT OF SECURED CREDITOR'S CLAIM

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: September 14, 2023



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

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Debtors: Raymond Raletz a/k/a RAYMOND T RALETZ, a/k/a RAYMOND T RALETZ, Jr. a/k/a RAYMOND T RALETZ, Jr.

Case No: 23-16240 ABA

Caption of Order: CONSENT ORDER RESOLVING TREATMENT OF SECURED CREDITOR'S CLAIM

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T BANK, Denise Carlon for property known as 27 Windemere Drive, Sicklerville, NJ, 08081. This Court having considered the representations of attorneys for Secured Creditor and Mitchell L. Chambers Jr. Esq., attorney for Debtor, and for good cause having been shown.

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditors Claim shall be unaffected by the Chapter 13 Plan; and

It is further **ORDERED, ADJUDGED and DECREED** that payments to Secured Creditor are to be paid outside of plan per the terms of the note and mortgage; and

It is further **ORDERED, ADJUDGED and DECREED** the loan shall remain escrowed; and

It is further **ORDERED, ADJUDGED and DECREED** that post-petition funds may be applied to amounts due pre-petition and same shall not be a violation of the automatic stay; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's claim shall not be paid by the Chapter 13 Trustee.

I hereby agree and consent to the above terms and conditions:

/s/ Denise Carlon

DENISE CARLON, ESQ., ATTORNEY FOR SECURED CREDITOR

Dated: 9/11/2023

I hereby agree and consent to the above terms and conditions:

/s/ Mitchell L. Chambers, Jr.

Mitchell L. Chambers Jr. ESQ., ATTORNEY FOR DEBTOR

Dated: 9/12/2023